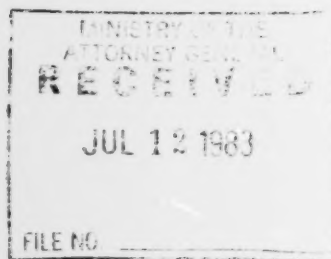
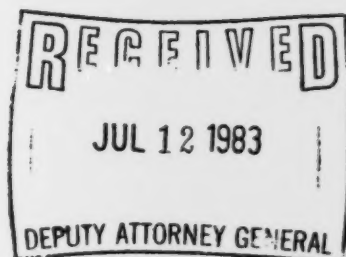


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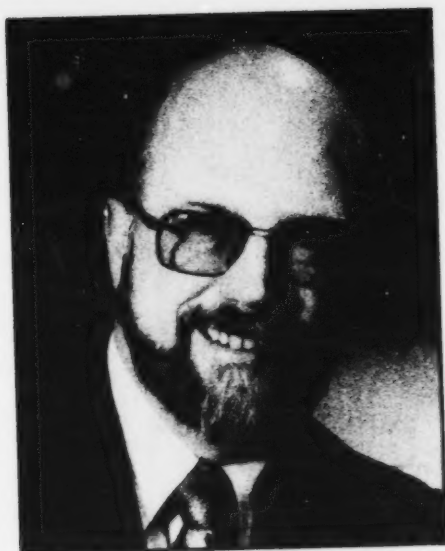
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THE HONOURABLE JAMES J. HEWITT

*To the Honourable
Henry P. Bell-Irving, D.S.O., O.B.E., E.D.,
Lieutenant Governor of the
Province of British Columbia*

May It Please Your Honour:

*I have the honour, Sir, to submit respectfully the Annual Report of
the Ministry of Consumer and Corporate Affairs Act for the year
ended March 31, 1982.*

A handwritten signature in dark ink, appearing to read "J. Hewitt". The signature is stylized with a large loop at the beginning and a small mark at the end.

**James J. Hewitt
Minister of Consumer and
Corporate Affairs**



JILL BODKIN

*To the Honourable James J. Hewitt
Minister of Consumer and Corporate Affairs
Parliament Buildings
Victoria, B.C.*

*Sir: I have the honour to submit for your consideration the
Annual Report of the Ministry of Consumer and Corporate Affairs
under the Ministry of Consumer and Corporate Affairs Act for the
year ended March 31, 1982.*

Jill Bodkin

*Jill Bodkin
Deputy Minister of Consumer and
Corporate Affairs*

Annual Report

For the Year ending March 31, 1982



Province of British Columbia
Ministry of Consumer and Corporate Affairs

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Ministry of Consumer and Corporate Affairs
SENIOR STAFF
As At March 1, 1983

Minister	James J. Hewitt	Deputy Superintendent of Brokers	E. T. Jewitt
Deputy Minister	M. A. (Jill) Bodkin	Deputy Superintendent of Insurance and Real Estate	T. D. Hammill
Executive Director of Finance and Administration	W. G. Stewart	Director, Filings	E. L. Affleck
Acting Director of Operational Review	R. de Faye	Director, Investigations and Inspections	H. A. Dithworth
Director of Finance	W. MacMunn	Superintendent of Credit Unions, Co-operatives and Trust Companies	J. H. Thomas
Director of Personnel Administration	F. E. Fagan	Acting Deputy Superintendent	W. Stubbs
Director, Legal Services	C. Fultz	Registrar of Companies	M. A. Jorre de St. Jorre
Executive Director, Policy, Legislation and Program Planning	L. Doney	Deputy Registrar	L. G. Huck
Director of Information and Education	J. Usher	Liquor Control and Licensing Branch	
Rentalsman		General Manager	R. A. Gould
Rentalsman	J. D. Patterson	Deputy General Manager of Licensing	D. E. Andersen
Deputy Rentalsman	C. R. Green	Deputy General Manager of Enforcement	D. D. Cliffe
Deputy Rentalsman	P. B. Smith	Deputy General Manager of Policy Research and Administration	K. G. Stewart
Director, Research and Systems	P. J. Larmour	Chief Inspector	R. E. G. Smith
Manager, Rent Review	K. Hancock	Liquor Distribution Branch	
Director of Regional Operations	D. A. Tant	General Manager	R. W. Wallace
Manager, Victoria Operations	F. Fenn	Director, Finance	L. N. Dyer
Manager, Standards and Review	L. R. Tubman	Director, Management Services	R. L. Simpson
Consumer Affairs Program		Director, Purchasing	K. D. Brownlow
Consumer Affairs, Assistant Deputy Minister	S. G. Goodings	Director, Store Operations	C. E. Ruddick
Director of Investigations	M. Hanson	Director, Distribution	B. Wilkinson
Director of Consumer Credit and Debtor Assistance	H. F. Atkinson	Security Manager	J. R. Bowcott
Acting Director of Operations	B. W. McCulloch	Chief Auditor	D. K. Chung
Corporate Affairs Program		Acting Communications Manager	P. Vest
Corporate Affairs, Assistant Deputy Minister	J. D. Edgar	Manager, Employee Relations	K. L. Leigh
Superintendent of Brokers, Insurance and Real Estate	R. L. Bullock	Manager, Recruitment/Staff Development	P. Vest



Province of British Columbia
Ministry of Consumer and Corporate Affairs

**LEGISLATION ASSIGNED TO
CONSUMER AND CORPORATE AFFAIRS**

CONSUMER AFFAIRS

Bankruptcy Act (Federal—Part X only)
Blind Persons Rights Act
Cemetery Act
Cemetery Company Act
Cemetery (Municipal) Act
Consumer Protection Act, 1967
—Chapter 64
Consumer Protection Act
—Chapter 65
Credit Reporting Act
Cremation Act
Debt Collection Act
Debtor Assistance Act
Motor Dealer Act
Pyramid Distribution Act
Repairers Lien Act
Trade Practice Act
Trading Stamp Act
Travel Agents Act

CORPORATE AFFAIRS

Book Accounts Assignment Act
Chattel Mortgage Act
Commercial Appeals Commission Act
Commodity Contract Act
Company Act
Company Clauses Act
Condominium Act
Cooperative Association Act
Creditor Assistance Act
Credit Union Act
Funeral Plan Act
Insurance Act
Insurance (Marine) Act
Investment Contract Act
Mortgage Brokers Act

Mutual Fire Insurance Companies Act
(not consolidated)
Partnership Act
Real Estate Act
Sale of Goods Act
Sale of Goods in Bulk Act
Sale of Goods on Condition Act
Sale of Goods on Consignment Act
Savings and Loan Associations Act
(not consolidated)
Securities (Forged Transfer) Act
Securities Act
(excluding Section 140)
Society Act
Trust Company Act
Vancouver Stock Exchange Act

**LIQUOR CONTROL AND LICENSING
BRANCH**

Liquor Control and Licensing Act

LIQUOR DISTRIBUTION BRANCH

Liquor Distribution Act

RENTALSMAN

Residential Tenancy Act
Commercial Tenancy Act
Rent Distress Act

OTHER

Ministry of Consumer and Corporate
Affairs Act
Warehouse Lien Act
Warehouse Receipt Act
Woodworker Lien Act

THE YEAR IN REVIEW

1981-1982

During 1981-82, consumers in British Columbia felt the harsh effects of the country's economic difficulties, which, in turn, sent reverberations through both the consumer and business divisions of the Ministry of Consumer and Corporate Affairs.

The economic situation not only led to increases in the number of people seeking assistance from the Ministry's debt counseling program, but also caused a decrease in company incorporations and a decline in the volume of documents processed through Central Registry.

TRAVEL FAILURES PROMPT INQUIRY

On the consumer side, the Ministry took positive action in a variety of areas to minimize the impact of the recession. The Travel Assurance Fund, for example, came to the rescue of 2,860 consumers who were affected by three major failures in the travel industry.

A special inquiry was established by the Minister of Consumer and Corporate Affairs to examine the *Travel Agents Act* in the wake of these failures. The subsequent report by Frederick Shandro is being reviewed.

CONSUMER ENQUIRIES TOP 100,000

The four Consumer Centres in the province, as well as offices maintained by 13 Ministry-funded consumer aid groups, helped many people cope with a variety of marketplace problems—many of those difficulties stemming from an unstable economy. The Consumer offices in Kamloops, Prince George, Vancouver and Victoria dealt with more than 100,000 enquiries last year, were visited by approximately 12,000 people, and mediated more than 6,000 complaint files.

UFFI COMPENSATION SOUGHT

Economic loss was also on the minds of British Columbians whose homes had been insulated with urea formaldehyde foam. Consumer and Corporate Affairs provided a grant to the UFFI Action Association to help with its organizing and communication efforts. Consumer Affairs also continued to press the Federal Government to provide full compensation to homeowners affected by this substance. The issue has illustrated the need at the federal level to develop better standards for checking materials prior to marketing.

SUPERMARKET SCANNERS REGULATED

Another marketplace problem which concerned consumers was the introduction of electronic check-out scanners in supermarkets, coupled with the simultaneous elimination of item pricing. Following a report commissioned by the Minister and undertaken by Professor Stanley Shapiro, provincial government policy was announced limiting the percentage of scanner equipped supermarkets with no item pricing to one third of the total number of B.C. supermarkets. The policy is to extend over a two year period. Along with this limitation, the supermarkets agreed to respect a scanner code of conduct designed to protect consumers shopping in the scanner equipped stores. This policy was widely accepted by consumer and industry groups.

ENFORCEMENT DETERS ABUSES

Though the vast majority of consumer transactions are completed satisfactorily, a small proportion do involve violations of consumer legislation. During the year the Director of Trade Practices undertook enforcement action in 17 cases where consumer laws were broken.

STANLEY REPORT PROBES BROKERS

In Corporate Affairs, an independent report dealing with the Office of the Superintendent of Brokers and the Vancouver Stock Exchange was released November 5 by the Minister of Consumer and Corporate Affairs.

The 14-point report, commissioned by the Minister and authored by Chartered Accountant Peter Stanley, made suggestions for procedural and practical changes, and presented some major policy questions and issues involving brokers and the Vancouver Stock Exchange. It was released in conjunction with a six-point set of Ministry objectives which included: improved public protection; increased surveillance, investigation and compliance; development of a fair market for small investors; cutting of red tape; development of the VSE as a unique venture capital market; and the meeting of competition from Toronto and Montreal stock exchanges.

DEPOSIT PROTECTION INCREASED

Deposits in Credit Unions were given increased protection in late December with a proclamation of amendments to the *Credit Union Act*. The changes increased the compulsory statutory reserve levels from two and one-quarter per cent of most loans and investments, to the pre-1975 level of five per cent.

Other amendments provided for the introduction of equity shares in an effort to encourage more active member ownership of credit unions. In addition, the minimum level of reserves was increased.

DISCLOSURE CURBS FLIPPING

Early in 1982 amendments to the *Real Estate Act* were proclaimed requiring real estate sales people to make more extensive disclosures

when buying property either for themselves or clients. That change was legislated primarily to discourage flipping—the purchase and quick sale of property for a profit—by licensed realtors.

TIME-SHARE OFFERS COOLED

Other amendments to the *Real Estate Act* established a seven-day cooling-off period in connection with time-share offerings made in B.C. This action followed suggestions that high pressure sales tactics were being used to conclude some of the deals. The changes also stipulated that promoters of all land oriented time-share plans must file a complete and full prospectus with the Superintendent of Real Estate.

TENANTS-LANDLORDS SHOWN RIGHTS

Dramatic fluctuations in economic conditions during the latter part of 1981 and early 1982 produced many problems for tenants, landlords and, ultimately, the Office of the Rentalsman.

Many such difficulties were created by an increasing number of rental vacancies coupled with rising interest rates. Landlords facing this double threat sought some relief through newly legislated provisions administered by the Rentalsman which allowed larger than normal rent increases to cover refinancing of existing mortgages.

However, that was only one area in which the Rentalsman's staff had to cope with an escalating work load. The total number of cases opened during the fiscal year was 40,009, a 44 per cent increase over the previous year. In addition there was a 65 per cent increase in walk-in traffic, bringing the total for the year to almost 70,000, also, the staff completed nearly 15,000 inspections and document-serving duties, an 88 per cent increase.

In response to these conditions the Ministry distributed a booklet entitled "Renting, Renting, Renting," to more than 200,000 tenants in the province.

The pamphlet was designed to advise tenants of their rights under provincial tenancy, rent control and rent review laws, and formed part of an effort to reduce the workload in the Rentalsman's office by encouraging tenants and landlords to resolve problems on their own.

BEVERAGES FOR FLYERS BOATERS

In a continuing effort to update provincial liquor laws, cocktail lounges were allowed in airports not serving international routes. Previously such facilities were restricted to international airports. In addition, marine pubs were given approval for Sunday openings, following amendments to the *Liquor Control and Licensing Act*. The change was made with the provision that alcoholic beverages were served only with meals.

TOUGHER LIQUOR LAWS FOR MINORS

Further amendments to the *Liquor Control and Licensing Act* brought down tougher laws for dealing with minors. The changes expanded the definition of actions or circumstances in connection with supplying liquor to a minor and gave police new grounds for search and seize warrants in the event that liquor laws involving minors are broken.

The amendments were undertaken in response to public concern about liquor abuse by minors, particularly where such abuse leads to out-of-control house parties.

CHANGES UNDERTAKEN BY LDB

The Liquor Distribution Branch was involved in a number of progressive changes during the year including the opening of a new 80,000 square foot satellite distribution centre in Kamloops, designed to serve 63 stores in the southern, eastern and central interior.

The branch also introduced a new consumer Product Catalogue in a continuing effort to provide customers with a comprehensive overview of products, prices and policies.

The Ministry also re-confirmed the Liquor Distribution Branch as the sole retailer of beer, wine and liquor in British Columbia after evaluating and dismissing a proposal to sell beer and wine in supermarkets. Also, in keeping with designing liquor stores for increased customer appeal and convenience, the branch opened three new stores, replaced 10 existing outlets and renovated or converted 13 stores to self-serve facilities. In addition, there were 10 agency stores in operation at the commercial and estate wineries and at one distillery.

APPOINTMENTS

On September 10, 1981, Jill Bodkin was appointed Deputy Minister of Consumer and Corporate Affairs. Prior to the appointment Mrs. Bodkin held a senior position in Ottawa as Assistant Director of the Consultation and Co-ordination division of the Ministry of State for Economic Development.

CONSUMER AFFAIRS

- **Operations**
- **Consumer Credit and Debtor Assistance**
- **Investigations**
- **Information and Education**
- **Registrar of Travel Services**
- **Registrar of Motor Dealers**
- **Cemeteries Division**

OPERATIONS BRANCH

This branch manages consumer complaint and enquiry services, and supervises the four Consumer Centres in Kamloops, Prince George, Vancouver and Victoria.

Consumer workers investigate complaints and answer enquiries from the public and, in cases where the consumer has tried unsuccessfully to seek satisfaction from a supplier or trader, Ministry staff will attempt to mediate the dispute. Most consumers are given advice about their particular problems and then deal with the matter themselves.

ACTIVITIES

- Consumer Centres received more than 105,000 phone enquiries, and were visited by more than 11,900 people. There were 6,225 consumer complaints that required mediation efforts by the staff.
- Ministry staff assisted consumers in recovering \$541,559 in rebates for goods or services that were unsatisfactory.

CONSUMER CREDIT AND DEBTOR ASSISTANCE BRANCH

The Consumer Credit and Debtor Assistance Branch has two distinct programs. The first is responsible for the administration of credit reporting, debt collection and consumer protection legislation involving consumer credit. The second is responsible for delivering a preventative and remedial debt counseling service. These programs educate and inform both consumers and the credit industry.

ACTIVITIES

Consumer Credit Program:

- Established a liaison committee with the B.C. Bailiffs Association.

- Converted all licensing functions relating to the *Debt Collection Act* to the B.L.I.S. computer system.
- Continued discussions regarding Consumer Protection Act draft regulations with representatives of the credit industry.
- Established an ad hoc liaison committee with representatives from the Canadian Bankers Association, Credit Grantors Association, Trust Companies Association.
- Organized a meeting of credit grantors in Vancouver to discuss mortgage foreclosure concerns.

Debtor Assistance Program:

- Debtor Assistance counselors have undertaken regular visits to the Abbotsford and Surrey Community Centres as part of a move to assist funded community groups in providing satellite services to Ministry offices in Vancouver.
- Counseling services have been improved through increased use of telephone sessions. In addition, consumers are being urged to seek their own solutions to more straightforward problems by utilizing Fast Facts information sheets.
- Information between western provinces involving debtor assistance programs and related services has been improved with the branch's development of an interprovincial newsletter.
- An updating of computer and data processing equipment has streamlined disbursement procedures under the Orderly Payment of Debts program, making the service faster for consumers and creditors and more efficient for debtor assistance staff.

STATISTICS

• Debtor Assistance:

(a) Total counseling sessions ¹	4,165
(b) Orderly Payment of Debt ² orders granted by the Branch	338
(c) Orderly Payment of Debt orders Paid in full, settled or defaulted	309
(d) Net increase in caseload	29
(e) Total ongoing caseload March 31, 1982	1,497
(i) Orderly Payment of Debts	1,225
(ii) Debtor Assistance Pool Plan ³	84
(f) Funds receipted Orderly Payment of Debts Program	\$1,827,658.77
Funds receipted Debtor Assistance Program	\$653,931.97
Total funds receipted	\$2,481,590.74*
(g) Funds disbursed to credit grantors Orderly Payment of Debts	\$1,888,789.05
Debtor Assistance Pool Plan	\$680,720.97
Total funds disbursed	\$2,569,510.02*
(h) Settlements, funds saved by negotiating settlements for debtors	\$199,651.56

• Debt Collection:

(a) Number of licences issued to collection agencies for calendar year end 1981	109
(b) Number of licences issued to collectors for calendar year end 1981	451
(c) Number of written complaints handled (April, 1981–March 31, 1982)	99

¹ Includes 2,925 new clients and 1,240 updates.

² The "Orderly Payment of Debt" provision of the federal *Bankruptcy Act* provides that a court order may be issued, binding the debtor and creditor to a realistic plan of repayment.

³ The "Debtor Assistance Pool Plan" is a voluntary method of repayment acceptable to both debtor and creditor. It may be administered by either the Consumer Credit and Debtor Assistance Branch, or by the debtor.

* The discrepancy between funds receipted and disbursed is due to the fact that funds are held in trust until authorized for payment.

(d) Number of telephone complaints/enquiries (April, 1981–March 31, 1982)	2,173
(e) Number of prosecutions under way	Nil

Credit Reporting:

(a) Number of licences issued to agencies for calendar year end 1981	40
(b) Number of written complaints handled (April, 1981–March 31, 1982)	20
(c) Number of telephone complaints/enquiries	250
(d) Disclosures to consumers for calendar year end 1981	33,201
(e) Number of prosecutions under way	Nil

INVESTIGATIONS BRANCH

The Investigations Branch launches formal enforcement proceedings (civil or "quasi-criminal") when consumer laws, such as the *Trade Practice Act* or the *Consumer Protection Act*, have been violated. Under the *Trade Practice Act*, the Director of Trade Practices is empowered to substitute himself for a consumer, or consumers, where a principle of law requires clarification in the public interest.

Investigators are located in each of the Ministry's Consumer Centres (Victoria, Vancouver, Prince George and Kamloops).

ACTIVITIES

- A company was fined \$3,000 for unconscionable conduct, after falsely describing the amount of insulation installed in the dwelling of an elderly consumer.
- A mobile home manufacturer agreed to improve its internal procedure to ensure that incorrect specifications did not mislead purchasers.

- A court used the recent amendment to the *Trade Practice Act* to award redress to consumers in addition to fining the company and its principals. The consumers received a sum equal to the difference between the amount of interest actually charged and what they expected to be charged.
- The following enforcement activities were completed during the 1981-82 fiscal year:

Prosecutions ¹	9
Substitute Action and Defences	4
Assurance of Voluntary Compliance	4
Declarations/Injunctions	Nil
Application for Receiver	Nil

INFORMATION AND EDUCATION BRANCH

The branch is responsible for explaining laws and policy, and providing advice to the public through speaking engagements, news releases, enforcement reports, radio and television appearances, and newspaper interviews. Information officers also produce advertising and general public relations programs for the Ministry.

Resource centres, located in the Ministry's storefront offices, provide books, magazines, clipping files, and consumer product reports, to help consumers make informed marketplace decisions. Also, consumer education programs are designed to assist teachers in classrooms across the province.

The Trade Liaison Division keeps the business community up-to-date with guidelines and bulletins on consumer legislation.

A special trade liaison team monitors newspaper, radio and television advertising; questionable ads are followed up by telephone and letters.

ACTIVITIES

- The following publications were printed and distributed:
 1. Consumer Centres
 2. Confidential (Credit Reporting)
 3. Incorporating a Company
 4. Insider Reports
 5. Neighbourhood Pub
 6. 1980 Annual Report
 7. Legal and Financial Management for Women (N.A.W.L.) printed only
 8. Consumer Assistance Directory
- Surviving a Personal Financial Crisis kit was developed in an effort to disseminate pertinent information to an increasing number of jobless. The kit contains Fast Facts sheets and a personal financial statement worksheet as well as brochures entitled Foreclosure, Foiling Inflation and Debts, Debts, Debts.
- Two Enforcement Reports (No. 25 and No. 26) were issued.
- Five speeches were researched and written for use by the Minister, Deputy Minister and other senior officials. Thirty-one news releases were issued and twenty Consumer Action columns were prepared and distributed to weekly newspapers.
- The branch arranged publication of four reports commissioned by the Minister. They included the Stanley Report (Brokers—Vancouver Stock Exchange), the Shandro Report (Travel Agents), and the Shapiro Report (Supermarket Scanners).
- Distribution statistics were as follows:

Letters/Requests/Bulk Mailings	49,179
Acts	8,151
Brochures	106,707
Education Materials	4,519
Advertising Guidelines	500
Motor Dealer Guidelines	384
Teachers' Kits	897
Trade Liaison Kits	123

¹ Includes prosecutions taken under other provincial statutes administered by the consumer program.

REGISTRAR OF TRAVEL SERVICES

The Registrar of Travel Services administers the *Travel Agents Act* by registering travel agents in British Columbia and monitoring them to ensure their compliance with travel legislation. In addition, the Travel Assurance Board provides compensation to consumers for travel services they paid for but did not receive.

ACTIVITIES

- There were 701 registered travel agents and wholesalers in B.C. as of March 31, 1982. During the year 2,618 claims, which involved approximately 2,860 consumers, resulted in payment of approximately \$664,385 under the Travel Assurance Fund. The fund, which reimburses consumers for prepaid travel services they fail to receive, held \$191,173.24 as at March 31, 1982.
- During the year, 59 registrants went out of business, either through bankruptcy, a voluntary surrender of registration, or a revocation of their licence by the Registrar. Of these 59 closures, seven resulted in claims against the Travel Assurance Fund.

REGISTRAR OF MOTOR DEALERS

The Registrar of Motor Dealers administers the *Motor Dealer Act*. This act licences motor dealers and requires that they meet certain standards as well as disclose prescribed information to consumers. Compliance with the act is monitored by the Registrar and three inspectors who are based in Vancouver and Kamloops.

ACTIVITIES

During 1981-82 the Registrar of Motor Dealers conducted 23 hearings resulting in the cancellation of 16 registrations, four suspensions and the rejection of three applications. During the same period a total of 15 charges were laid for infractions of the *Motor Dealer Act* and its

regulations. Inspectors carried out 2,120 inspections during 1981-82. There were 1,623 registered motor dealers as of March 31, 1982.

CEMETERIES DIVISION

The Cemeteries Division administers the *Cemetery Act*, the *Municipal Cemetery Act*, the *Cemetery Companies Act* and the *Cremation Act*. In addition, as of March 1, 1982, the division took over the administration of the *Funeral Plan Act* due to a change in legislation. These responsibilities include the inspection and monitoring of annual report forms for all cemeteries, mausolea, columbaria, crematoria and funeral homes selling prepaid funeral plans in the province. The division also audits the care funds for all commercial, municipal and a number of smaller cemeteries, mausolea and columbaria which have established such funds. The division investigates all written consumer complaints pertaining to the cemetery and funeral industries and, as of March 1, 1982, is responsible for auditing all prepaid funeral plans.

ACTIVITIES

During the year, the division performed, among other duties, the following major functions:

- Inspections of cemeteries, mausolea, columbaria and crematoria 220
- Audits/Passing of Perpetual Care Funds 54
- Cemetery, mausolea, columbaria, crematoria bylaw amendments and rules approved 41
- Cemetery, mausolea, columbaria, crematoria rate approvals 30
- Provincial Cemetery Board appointments 1
- Cemetery Closures 8
- Cemetery, mausolea, columbaria, burial areas approved 7
- Certificate of Public Interest for the establishment of mausolea 2
- Certificates of Public Interest for the establishment of crematoria 1
- Audits of prepaid funeral plans 3

CORPORATE AFFAIRS

- **Companies Office and Central Registry**
 - **Superintendent of Brokers,
Insurance and Real Estate**
 - **Superintendent of Credit Unions,
Co-operatives and Trust Companies**

CORPORATE AND CENTRAL REGISTRY OFFICE

The Registrar of Companies, who also holds the office of Registrar General, administers the filing of corporate documents under the *Company Act*, *Society Act* and other related statutes. He is also responsible for encumbrance filings in the Central Registry, as well as for providing fast and immediate search capabilities.

The office maintains complete corporate files of all businesses incorporated or registered in the Companies Office. Files are maintained on B.C. companies, extra-provincial companies, co-operatives, societies, partnerships and trust companies. In addition, there are specialized files such as those regarding library commissions, cemeteries, railroads and savings and loan associations.

ACTIVITIES

- The Corporate Online Computer System is now fully operational, and a study is under way to determine the feasibility of using the system in Central Registry to replace the existing computer-microfilm equipment.
- There has been a substantial decrease of new incorporations compared with the previous year, as well as a corresponding decrease in revenue.
- The numbers of documents registered in Central Registry have also slowed; however, there has been an increase in search activities both in Companies and Central Registry.
- A study was made to determine the feasibility of the microfilm system to replace paper filings in the Companies Office. This was undertaken because of space and security requirements and is presently being evaluated by Ministry officials.

The Companies Office hopes to have its turn-around annual report on stream which should simplify the filing requirements of all companies registered or incorporated in B.C. This form will be computer generated and will show all of the information required by the Registrar. The client will have only to indicate changes, sign the report and return it with the required fees.

The Corporate and Central Registry Office will be obtaining additional space which should improve both efficiency and working conditions.

COMPANIES OFFICE

1. Incorporations and Registrations

(a) B.C. Companies	19,228
(b) Extra-provincial Companies	1,458
(c) Trust Companies	6
(d) Partnerships	4,374
(e) Co-operatives	78
(f) Societies	870
(g) Changes of Name (Companies)	4,326
(h) Changes of Name (Societies)	91
(i) Amalgamations	379
(j) Continuations—36 (into the Province)	125
(k) Continuations—37 (out of Province)	99
(l) Roll-overs	912

2.A Dissolutions

(a) Companies	985
(b) Societies	426
(c) Partnerships	233

2.B Restorations

Companies	70
-----------	----

3. Encumbrances

81,497

4. General Filings

275,237

5. Miscellaneous

(a) Certificates of Good Standing	4,968
(b) Certified Copies	6,888
(c) Change of Purposes—Societies	163

6. Searches	216,816
7. Total Revenue (Companies)	\$ 8,478,480
Total Revenue (Central Registry)	\$ 5,537,767
Total Combined Revenue	\$14,016,247

CENTRAL REGISTRY:

1. Documents Registered Under:

(a) <i>Sale of Goods on Condition Act</i>	101,953
(b) <i>Chattel Mortgage Act</i>	194,067
(c) <i>Repairers Lien Act</i>	39,797
(d) <i>Book Accounts Assignment Act</i>	2,928
(e) <i>Company Act</i>	886
(f) Late Order Registrations for <i>Sale of Goods on Condition Act</i>	19,757
(g) Late Order Registrations for <i>Chattel Mortgage Act</i>	27,177
(h) Late Order Registrations for <i>Book Accounts Assignment Act</i>	331

2. Documents Discharged Under:

(a) <i>Sale of Goods on Condition Act</i>	2,762
(b) <i>Chattel Mortgage Act</i>	18,180
(c) <i>Repairers Lien Act</i>	5,047
(d) <i>Book Accounts Assignment Act</i>	159
(e) <i>Company Act</i>	360

SUPERINTENDENT OF BROKERS, INSURANCE AND REAL ESTATE

The Superintendent regulates the investment, insurance and real estate industries for the protection of investors. He also contributes to the British Columbia economy by encouraging operating efficiency in the capital markets, stimulating individual investment in securities, and monitoring insurance and real estate transactions.

ACTIVITIES

- The *Real Estate Amendment Act* was proclaimed on February 1, 1982. This Act addressed the issues of disclosure by licensees when purchasing property, time-sharing, and the procedure for the appeals of decisions of the Superintendent to the Corporate and Financial Services Commission.
- Production of licences by computer started February 1, 1982, with full conversion of licensing information anticipated within the next year. The issuance of insurance licences was clarified by reducing the numbers required in the instance of accident and sickness insurance.
- A review of the procedures and forms used in the filing of prospectuses has been started and methods for streamlining the procedure are being considered.
- At the beginning of the fiscal year, trading on the Vancouver Stock Exchange was at a very high level as was the number of filings received by the Superintendent's office.
- Drafting continues on a new *Securities Act* with the objective of releasing the draft for public comment during the summer of 1982.

Registrations

(a) <i>Securities Act</i>	3,015
(b) <i>Mortgage Brokers Act</i>	835

Licenses Issued

(a) <i>Insurance Act</i>	11,785
(b) <i>Real Estate Act</i>	21,098

Vettings and Filings

(a) <i>Securities Act</i>	
1. Prospectuses accepted	445
2. Statement of Material Facts accepted	129

(b) Real Estate/Strata Titles Act	
1. Subdivisions accepted	887
2. Strata Property Plans approved	1,478
Hearings	
(a) Before the Superintendent or Deputy Superintendent	19
Rulings and Orders	
(a) Securities Act	2,433
(b) Real Estate Act	13
Suspensions/Cancellations	
(a) Securities Act	Nil
(b) Mortgage Brokers Act	1
(c) Real Estate Act and Insurance Act	33
Investigation Orders/Investigations	
(a) Securities Act and Mortgage Brokers Act	461
(b) Insurance Act and Real Estate Act	288
Prosecutions	
(a) Securities Act	3
(b) Real Estate Act	9
(c) Insurance Act	2
(d) Company Act	2
Revenue	
(a) Securities Act	\$537,300.76
(b) Mortgage Brokers Act	49,950.00
(c) Real Estate Act	1,015,942.75
(d) Insurance Act	796,589.51
(e) Miscellaneous	4,109.85
	<u>\$2,403,892.87</u>

SUPERINTENDENT OF CREDIT UNIONS, CO-OPERATIVES AND TRUST COMPANIES

The Office of the Superintendent of Credit Unions, Co-operatives and Trust Companies is responsible for regulating credit unions and examining their finances, registering co-operatives, and regulating and inspecting all trust companies operating in the province.

ACTIVITIES

Credit Unions

- Total credit union assets as of March 31, 1982, were \$5 billion, an increase of two per cent over 1981.
- Membership in credit unions declined from 970,362 to 947,667, a decrease of 2.3 per cent.
- Liquidity reserves as of March 31, 1982, were 17.68 per cent of the net share capital and deposits, an excess of \$366 million over the statutory requirements.
- The number of credit unions in the province dropped to 147 from 157 as a result of several amalgamations and the dissolution of three credit unions.
- The office's eight inspectors examined 89 credit unions during the year, and the Credit Union Reserve Board administered 26. As a result of the inspections, three credit unions were placed under the supervision of the Credit Union Reserve Board.
- Senior staff attended two meetings of the National Association of Administrators of Co-operative Legislation during 1981-82. The National Convention was held in Halifax in July, and the Western Regional Meeting in Yellowknife in March.
- The Ministry met numerous times with officials from B.C. Central Credit Union and employees of the Credit Union Reserve Board to discuss proposed changes to the *Credit Union Act* and Regulations.
- Provisions were enacted increasing the statutory reserves of credit unions and the issuing of equity shares. The *Credit Union Act* regulations were consolidated, and several amendments were made to bring the regulations in line with current business practice.

- Assets of the Provincial Credit Union Guarantee Fund, which guarantees all deposits and non-equity shares of credit union members, totalled \$53.6 million as of December 31, 1981.

Co-operatives

- Sixty-nine new co-operatives were incorporated, including 54 housing co-operatives, six consumer co-operatives, three producer co-operatives, three service co-operatives, one of a general nature and two extra-provincial registrations.
- The surveillance of co-operative activities introduced during the preceeding year was extended to include a general examination of the books, records and minute books. Special attention was given to housing co-operatives, an increasing number of which became operational during the year. Officers made visits to co-operatives in many parts of the province, and held meetings with directors and management.
- Most of the problems that arose involved housing co-operatives and necessitated extensive contacts with Canada Mortgage and Housing Corporation and other concerned bodies.

Trust Companies

- As of March 31 there were 114 trust company branches in operation, compared with 113 branches at the previous year-end.
- Of a total of 29 main offices, 15 were inspected during the fiscal year, as well as two branch offices.
- Senior staff of the Ministry attended the Annual General Meeting of the Trust Companies Association of Canada in April, and also attended the Annual Conference of Administrators of Trust Company Legislation held in Saskatoon in June.
- Assets under administration by trust companies in British Columbia totalled \$6.7 billion, consisting of estates, trusts and agency funds; an increase of 24 per cent over the previous year.
- Demand deposits from the public totalled \$458.4 million, up 58.4 per cent.
- Guaranteed investment certificates and term deposits totalled \$1.7 billion, showing an increase of 21 per cent over the previous year.
- The combined total of savings deposits and certificates was \$2.1 billion.
- Mortgage lendings increased by 34 per cent to \$4.05 billion.

LANDLORDS AND TENANTS

- **Rentalsman**

OFFICE OF THE RENTALSMAN

The Office of the Rentalsman disseminates information, conducts research, and mediates disputes related to the rental housing market in British Columbia.

Under the *Residential Tenancy Act*, the Rentalsman has exclusive jurisdiction to adjudicate landlord and tenant disputes involving: termination of tenancies; rental rates and increases; the disposition of security deposits; and the contractual rights and obligations of landlords and tenants. Jurisdiction regarding monetary claims is shared between the Rentalsman and the Provincial Court.

ACTIVITIES

- Activity in the British Columbia housing market declined in 1981-82 compared to the previous year. Housing prices and rent increases peaked in the late winter of 1981 and then stabilized or lowered slightly. Although rental housing continued to be relatively tight there was a noticeable increase in the vacancy rate by March, 1982. Large numbers of housing starts continued throughout the period, helping to establish 1981 as a record year for multiple housing starts. However, net immigration into the province declined during the same period, resulting in reduced increases in the office workload compared to the previous year.
- Continuing high interest rates and newly legislated provisions permitting exceptional rent increases to cover refinancing of existing mortgages, resulted in a trebling of such applications substantially increasing this part of the workload. Much of the resources of the office had to be diverted to process these applications.
- Affordability problems for some lower income renters continued, since the increased vacancies occurred primarily in the higher rent units.
- A great increase in the number of judicial reviews of Rentalsman's orders occurred because of the critical nature of the rental housing market and also because of the

increasing sophistication of landlords and tenants with respect to the legislation.

- To address the workload in the period of restraint, further efficiency improvements were instituted in the office including:
 - a numerical filing system which permitted staff reductions combined with increased accuracy and statistical accountability;
 - condensed front end file handling procedures for several types of disputes, which increased the time officers had available for dispute resolution and permitted increased total productivity;
 - more emphasis being placed on landlord and tenant self-help, with the production of a series of "Fast Facts," and public education seminars;
 - a new procedure for applications for additional rent increases which shortened processing time and costs.
- To promote landlord and tenant self-help, a comprehensive brochure on landlord and tenant rights and responsibilities was developed by the office. Entitled "Renting? Renting? Renting?," the brochure was distributed in a mass mailing of over 250,000 copies to all apartments in recognized apartment buildings in the province.

VOLUMES

- 373,040 telephone inquiries were received. (Four per cent increase over 1980-81.)
- 40,009 cases were opened. (44 per cent increase.)
- 61,969 members of the public visited the offices for information. (65 per cent increase.)
- 14,696 inspections and service of documents were conducted. (88 per cent increase.)
- 98,649 letters were received. (Nine per cent increase.)
- 149,296 letters were sent out. (Three per cent increase.)
- 206,735 Notices of Rent Increase were received and processed. (Four per cent increase.)

LIQUOR

- **Liquor Control and Licensing**
- **Liquor Distribution**

LIQUOR CONTROL AND LICENSING BRANCH

The Liquor Control and Licensing Branch, under authority of the *Liquor Control and Licensing Act and Regulations*, is engaged in the following activities:

- Issuing and transferring licences for the sale of liquor.
- Licensing breweries, distilleries and wineries.
- Licensing the agents of breweries, distilleries and wineries.
- Monitoring and controlling liquor advertising in the province.
- Inspecting licensed premises to ensure they comply with the law.
- Taking appropriate disciplinary action against licensees for contraventions of the Liquor Control and Licensing Act and Regulations.

Licence categories are as follows:

- A Licences: Hotels, resorts, clubs, recreational centres, aircraft, trains, motor vessels, airports, municipally and provincially owned cultural centres, universities, military messes.
- B Licences: Dining establishments primarily engaged in the service of food.
- C Licences: Cabarets primarily engaged in providing entertainment.
- D Licences: Neighbourhood Public Houses.
- E Licences: Sports stadiums or concert halls.
- F Licences: Establishments oriented to marine activities (Marine Public Houses).

ACTIVITIES

• Administrative

- (1) The branch implemented a new data processing and word processing system in November 1981, after converting files and streamlining procedures. The branch also continued to improve manual

systems in an effort to provide better service to the public.

- (2) The first licensing brochure on neighbourhood pubs was produced and plans were completed for publishing an enforcement policy as well as a regular enforcement report. Further plans were made for publication of additional material for general use.

• Enforcement

- (1) The walk-through program with the R.C.M.P. and municipal police forces throughout the province continued to be valuable to both the branch and licensees.
- (2) The branch helped form H.I.L.L.A.C. committees throughout the province. These committees, consisting of representatives from the branch, police, and the hospitality industry, discuss mutual liquor-related problems and provide advice to the branch and licensees.
- (3) Enforcement problems throughout 1981-82 were minimized, despite economic conditions, through the excellent co-operation between the branch, police and licensees.

• Licensing

- (1) Business expansion in newly licensed establishments was notable during the first part of 1981 but had tapered off towards the end of the fiscal period. The most popular types of licences continued to be those for restaurants, neighbourhood pubs and recreation centres.
- (2) Due to economic conditions in the latter part of 1981, the branch found it necessary to adopt a more restrictive attitude for all new licence applications. The branch was concerned with maintaining the viability of both new and existing establishments without creating enforcement problems due to over-licensing.

• Industry

- (1) The cottage wine industry continued to expand and adopted a new designation for its members. They are now known as estate wineries and, with two more licensed during the year, the current total stands at four.
- (2) The Grape and Wine Institute of British Columbia was formed to provide one body with a permanent general manager to speak on behalf of all segments of the B.C. wine and grape-growing industry.

• Legislative

- (1) Amendments were passed to Sections 35, 67.1 and 68 of the *Liquor Control and Licensing Act* and proclaimed on August 21, 1981. These amendments dealt with providing additional powers in "wild house party" situations.

- (2) Amendments to the regulations during the year were as follows:

June 18, 1981—to delete the word "international" from Section 17 (1). This amendment allows consideration to be given to licensing airports other than international airports in the province.

August 21, 1981—Prescribed forms were added into the regulations to give effect to the amendments to the act on house party situations.

• Liquor Licences

	Total Licences at April 1, 1981	Licences Issued April 1, 1981— March 31, 1982	Total Licences at March 31, 1982
A Licences	1,349	107	1,456
B Licences	2,687	376	3,063
C Licences	265	19	284
D Licences	164	12	176
E Licences	6	1	7
F Licences	4	3	7
Totals:	<u>4,475</u>	<u>518</u>	<u>4,993</u>

There were 95 licence cancellations from April 1, 1981, to March 31, 1982. Many cancellations

were the result of establishments converting to other types of premises.

Licences issued to March 31, 1982, by sub-category:

A Licences — 1,456

Public House	87
"A" Pub	305
Combined Pub	74
Lounge	765
Mess	31
Recreation Centres	166
Cultural Centre	7
Universities	21
	<u>1,456</u>

B Licences — 3,063

Dining Rooms	736
Dining Lounges	1,899
Dining Lounges/ Holding Area	428
	<u>3,063</u>

C Licences — 284

Cabarets	284
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D Licences — 176

Neighbourhood Public Houses	176
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E Licences — 7

Sports Stadiums	7
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F Licences — 7

Marine Public Houses	7
	<u>4,993</u>

Liquor Control and Licensing Revenue for the Year Ended March 31, 1982:

Licence Issuance Fees	790,950
Less **671,850	\$ 119,100.00
Distillers Licence Fees	6,000.00
Winery Licence Fees	5,000.00
Brewers Licence Fees	168,623.32
Special Occasion Licence Fees	218,965.00
Liquor Purchase Assessment Fees	12,399,710.70
Transfer Fees	63,550.00
Transfer of Shares	16,250.00
Sundry Receipts	536.00
	<u>\$12,997,735.02</u>

** Due to a change in accounting procedures, fees received during period January 1, 1982 to March 31, 1982 as renewal of 1982-83 licences, have been identified as accrued revenue and journal vouchered to 1982-83 revenue (\$671,850 — J.V. 002666 — May 31, 1982).

• Enforcement Statistics

1. Police Walk-through Program — April 1, 1981 to March 31, 1982:

The number of walk-throughs reported to the branch during this period was 17,796.

2. Disciplinary Action — April 1, 1981 to March 31, 1982:

Number of Warning Letters Sent:	269
Number of Hearings:	147
Number of Suspensions:	83

LIQUOR DISTRIBUTION BRANCH

The Liquor Distribution Branch, under the mandate of the *Liquor Distribution Act*, manages the distribution of beverage alcohol in the province. While the branch encourages the production and sale of British Columbia products, it also offers a wide selection of imported listings. The products are retailed through a province-wide system of liquor stores and, in remote communities, agency stores.

The branch provides retail service to consumers of alcoholic beverages in British Columbia; strives to achieve established financial returns; provides suppliers with controlled access to the marketplace on a fair and equitable basis; and supports government policy of moderation and maturity in the use of alcoholic products.

Its goal is to achieve service levels in an efficient and equitable manner, while bearing in mind the many responsibilities associated with the distribution of liquor.

ACTIVITIES

- At year-end, there were 213 government liquor stores consisting of 155 self-serve and 58 conventional (counter) outlets. The branch opened three new stores, replaced 9 existing outlets, and renovated or converted 13 stores

to self-serve facilities. One government liquor store was permanently closed in Vancouver. A total of nine agency stores were appointed during the year, while one was closed, bringing the number to 62 in remote areas. In addition, there were 10 agency stores in operation at the commercial and estate wineries and one distillery.

- Approximately 1,900 product listings were offered for sale, as of March 31, including about 600 specialty items.
- Following the spring and fall review by the listing committee, the branch added 66 new products during 1981-82, including 35 imported table wines.
- A total 1,950 regular and 1,564 auxiliary staff were employed in administration at head office as well as in the distribution centres and store system.
- In September, a new 80,000 square foot satellite distribution centre was opened in Kamloops to serve 63 stores in the southern, eastern and central interior regions of the province.
- During 1981-82, 8 million cases of products were distributed throughout the province.
- In August, a new consumer Product Catalogue was introduced to provide customers with a comprehensive overview of products, prices and policies. The 96 page booklet was published on a regular basis and available at no charge in all stores.
- Effective September 30, 1981, the display price in stores included the seven per cent provincial sales (social service) tax allowing customers to know the full amount of the purchase prior to checkout.
- During 1981-82, the branch was confirmed as the sole retailer of beer, wine and liquor in British Columbia.

Financial Statement

1. Summary of Balance Sheet as at March 31, 1982

Assets

Current Assets	\$35,855,622
Fixed Assets (at cost, less accumulated depreciation)	15,648,499
Total Assets	<u>\$51,504,121</u>

Liabilities

Current Liabilities	\$34,176,546
Working Capital Advance	17,327,575
Total Liabilities	<u>\$51,504,121</u>

2. Summary of Statement of Income, year ending March 31, 1982

Sales (Note)	\$780,643,977
Cost of Merchandise Sold	413,235,446
	<u>367,408,531</u>
Provincial Malt Levy	42,971,719
	<u>410,380,250</u>
Operating Expenses	90,566,428
	<u>319,813,822</u>
Other Income	1,866,112
Net Income	<u>\$321,679,934</u>

NOTE: Included in sales are non-alcoholic items amounting to \$983,416. Sales made directly to licensed establishments by authorized brewers' agents on behalf of the Liquor Distribution Branch totalling \$130,989,255 are not included in the sales reported by the Branch. The Provincial Malt Levy reported on the Income Statement represents the margin on these sales.

BOARDS AND COMMISSIONS

- **Corporate and Financial
Services Commission**
- **Auditor Certification Board**
- **Travel Assurance Board**

CORPORATE AND FINANCIAL SERVICES COMMISSION

The commission acts as an appellant body to hear and review rulings under certain sections of the following statutes: *Securities Act*; *Mortgage Brokers Act*; *Company Act*; *Credit Union Act*; *Liquor Control and Licensing Act*; *Liquor Distribution Act*; *Travel Agents Act*; *Motor Dealer Act*; *Society Act*; *Investment Contract Act*; and *Credit Reporting Act*.

Generally any person or company primarily affected by any administrative direction, decision, order, or ruling under any of the above acts, or by a stock exchange, has a right of appeal to this commission. (There are specific exceptions).

ACTIVITIES

- The commission heard 17 appeals, requiring 25 days of hearing and review. Six additional appeals were filed and subsequently abandoned. The appeals were made under the following statutes:
 - 11 under the *Liquor Control and Licensing Act*
 - 1 under the *Liquor Distribution Act*
 - 1 under the *Societies Act*
 - 1 under the *Motor Dealer Act*
 - 3 under the *Securities Act*
- Abandoned appeals were under the following statutes:
 - 4 under the *Liquor Control and Licensing Act*
 - 1 under the *Liquor Distribution Act*
 - 1 under the *Credit Reporting Act*
- During the fiscal year the membership of the commission consisted of:
 - W. H. Kemp Edmonds, Esq. Q.C.—Chairman
 - Charles F. Long, Esq.—Vice-Chairman
 - Kenneth G. Russell, Esq.—Member
 - John M. McEwen, Esq.—Member
 - John H. Carter, Esq. C.A.—Member— to June 14, 1981
 - Arthur M. Roberts, Esq.—Member— Appointed Oct. 15/81
 - Christopher E. Jukes, Esq.—Member— Appointed Oct. 15/81
 - Kenneth A. Morrison, Esq. C.A.—Member— Appointed Oct. 15/81

AUDITOR CERTIFICATION BOARD

The board examines and certifies non-professional accountants as auditors of reporting companies.

A reporting company is generally one which comes under one of the following specific areas:

- a company with securities listed on any stock exchange;
- a company ordered by the Registrar of Companies to be a reporting company;
- a company deemed to be a public company prior to the 1973 *Companies Act*;
- any corporation by or under an act of the Legislature.

ACTIVITIES

- Of five applicants, three were approved for certification during the 1981-82 fiscal year.
- Members included: R. Campion, F.C.A. (Chairman); B. F. Adams, C.G.A.; W. J. Fedorak; G. C. Gray, C.A.; R. L. Bullock.

TRAVEL ASSURANCE BOARD

The board considers claims from consumers, travel agents or travel wholesalers who are out-of-pocket for services not rendered or for services paid for twice. The board may recommend whole or part payment and may conduct hearings or other investigations.

ACTIVITIES

- There were 701 registered travel agents and wholesalers in British Columbia as of March 31, 1982.
- During the year 2,618 claims, which involved approximately 2,860 consumers, resulted in payments of almost \$664,385 under the Travel Assurance Fund. The fund held \$191,173.24 as of March 31, 1982.
- Members of the board include: Gustav Kroll (Chairman), David T. Hardouin, Jean M. Douglas, Gerrard E. Manning, Stewart Goodings and David Edgar.

SUPPORT SERVICES

- **Finance and Administration**
 - **Legal Services**
- **Policy, Legislation and Program Planning**

FINANCE AND ADMINISTRATION BRANCH

This branch, which includes Personnel Administration, Financial Services, and Operational Review Division Services, provides Ministry programs with effective staff support. This support ensures the maximum use of fiscal, human and physical resources available to the Ministry.

Personnel Administration supplies a complete range of personnel activities for the Ministry, including organizational design and review; classification analysis; labour relations; recruitment and selection; safety; and staff training and development. The Vancouver based office offers these services, in conjunction with the Director, Personnel Administration, to the interior and lower mainland ministry staff.

Financial Services is responsible for financial planning, accounting and fiscal control within the Ministry. A section of this division in Vancouver offers financial and administrative advice to Vancouver-based program managers on behalf of the Director of Finance.

Operational Review monitors the operational efficiency of the Ministry and develops internal control and operating procedures.

ACTIVITIES

PERSONNEL ADMINISTRATION DIVISION

- Line managers participated in labour relations seminars in an effort to promote labour-management relations.
- Management positions filled during the 1981/82 fiscal year, excluding the Liquor Distribution Branch, were: Deputy Minister; Director of Personnel; Regional Personnel Officer—Victoria; Director of Filings; Executive Secretary to the Deputy Minister; Deputy Rentalsman; and Deputy Superintendent of Brokers.

- Regular positions in the Ministry, not including the Liquor Distribution Branch, numbered 538 as of March 31, 1982. This was an increase of 24 over 1980-81. Auxiliary employees totalled 113, a decrease of 15 from the 1980-81 level. From this number of regular employees there were two retirements and 114 resignations. A total of 201 regular positions were filled, an increase of 65 over the previous year's level.

The following activities relate to the Liquor Distribution Branch:

- Management positions filled during the fiscal year included: Director and Assistant Director of Distribution; Director of Store Operations; Manager of Marketing Research and Corporate Planning; Personnel Officer, Recruitment and Selection; and Regional Personnel Officer—Victoria.
- Regular positions as of March 31, 1982 numbered 1,950, an increase of 151 over 1980-81. Auxiliary employees numbered 1,564, an increase of 71. There were 61 retirements and 506 resignations from the branch's employee ranks, compared to the 1980-81 level of 55 and 1,235 respectively.

FINANCIAL SERVICES DIVISION

During 1981-82 this division was involved in two major initiatives:

- Implementing accounting policies and procedures required by the *Financial Administration Act* in compliance with central agency guidelines.
- Developing the Automated Account's Payable Distributed Data Entry project for the Ministry of Finance. This program will provide greater accounting control, and speed the processing of vendor invoices for payment.
- 1980/81 Estimates

The following table indicates the total approximate revenues and expenditures for the fiscal year 1981/82:

Revenues	<u>\$30,372,862</u>
Expenditures:	
Salaries	\$11,861,846
Travel Expenses	597,175
Office Expenses	867,101
Office Furniture and Equipment	175,726
Advertising and Publications	272,040
Materials and Supplies	62,795
Acquisition of Motor Vehicles	59,892
Data Systems and Processing	1,641,539
Building Occupancy Charges	1,940,002
Grants	216,388
Other Expenditures	614,861
	<u>\$18,309,365</u>

LEGAL SERVICES

Lawyers provided to Consumer and Corporate Affairs by the Ministry of Attorney General comprise the Legal Services Branch, with three lawyers located in Victoria and five in Vancouver. In addition, legal expertise is extended to the Ministry from other government legal services departments.

Legal staff attached directly to Consumer and Corporate Affairs provide legal advice and give interpretations and opinions, primarily in matters arising from the administration of the various statutes assigned to the Ministry. Other services provided by the solicitors include representation for Ministry officials in hearings before the courts and in administrative tribunals, such as the Corporate Financial Services Commission.

In addition, Legal Services provides Ministry officials with representation in the preparation, negotiation, settlement and execution of contracts and agreements. Lawyers also assist in drafting new legislation and amendments to existing statutes.

The Director of Legal Services participates in policy and administrative duties as a member of

the senior staff of the Ministry. As available funds permit, law students are also employed on a part-time basis during the university year. They assist in legal research and help advise Ministry employees dealing with the public.

POLICY, LEGISLATION AND PROGRAM PLANNING BRANCH

The branch evaluates Ministry policies, programs, systems, and legislation, prior to co-ordinating their development to meet the requirements of a changing marketplace.

ACTIVITIES

- New securities legislation is being drafted and work continues on personal property security laws, new warranty and product liability, and new co-operative and trust company legislation. Studies were completed in numerous areas including the consolidation of consumer protection legislation, the evaluation of alternative mortgage instruments, deposit insurance arrangements, and the updating of legislation relating to cemeteries, crematoria, and funeral services.
- Support services were provided for the continuing refinement of liquor policy and drafting instructions were supplied for the Commercial Appeals Commission Bill. In addition, background information was compiled for possible legislation on franchise agreements and commercial tenancies.
- The branch continued to co-ordinate systems development throughout the Ministry's operations, one of which was a major system in the Rentalsman's office. Licensing systems were put in several offices including Motor Dealers; Debt Collection; Brokers, Insurance and Real Estate; and Liquor Control and Licensing. Also, word processing equipment was installed in five of the Ministry's offices in Victoria.

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